

THE COMMONWEALTH OF MASSACHUSETTS :

STATE HOUSING BOARD,  
120 Tremont Street  
Boston 8, Massachusetts

ANNUAL REPORT

July 1, 1960. . . . . June 30, 1961

Submitted By:

LEO F. BENOLT, Chairman

Joseph P. Ramah, Member

Walter Rothman, "

Julius Sofinowski, "

Joseph P. McNamara, "

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OF  
MASSACHUSETTS



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*The Commonwealth of Massachusetts*  
*State Housing Board*  
*120 Tremont Street, Boston 8*

July 1, 1961

TO THE HONORABLE SENATE AND HOUSE OF REPRESENTATIVES  
IN GENERAL COURT ASSEMBLED.

The State Housing Board of Massachusetts, created under G.L. Chapter 6, section 64, herewith submits its Annual Report for the fiscal year ending June 30, 1961.

Mr. Lee F. Benoit of Chicopee Falls, Massachusetts, was appointed as a member and designated as Chairman on January 7, 1960 to succeed Chairman Louis F. Musco of Brighton, Massachusetts, who was originally appointed on April 28, 1959 and who resigned on January 6, 1960. Chairman Benoit was reappointed on August 1, 1960.

The other members were (1) Joseph P. McNamara of Jamaica Plain, Massachusetts (2) Walter Rothman of Fitchburg, Massachusetts, (3) Joseph P. Ramah of Agawam, Massachusetts, (4) Julius Sofinowski of Easthampton, Massachusetts.

VETERANS' HOUSING - Chapter 200, Acts of 1948, as amended - see  
G.L. Chapter 121, section 26NN.

"The commonwealth, acting by and through the board, may enter into a contract or contracts with a housing authority for state financial assistance in the form of a guarantee by the commonwealth of notes and/or bonds of the housing authority issued to finance the cost of a housing project or projects, and annual contributions by the commonwealth. ".....;" the payment of the principal of, and interest on, all such notes and/or bonds shall be guaranteed by the commonwealth, and the full faith and credit of the commonwealth is hereby pledged for any such guarantee; provided, that the total amount of notes and/or bonds so guaranteed shall not exceed two hundred and twenty-five million dollars in the aggregate.."

"Each contract for financial assistance or supplementary state financial assistance shall provide that the commonwealth will pay to the housing authority annual contributions; provided, however, that the total amount of annual contributions contracted for by the commonwealth for any one year shall not exceed five million six hundred and twenty-five thousand dollars...."

".....The annual contributions for any one project shall be payable in the amount not exceeding two and one-half percent of the cost of the project as determined by the board, and for the fixed period during which the notes and/or bonds issued to finance the cost of the project or any refunding notes and/or bonds remain outstanding, but in no event for more than forty years after the completion of the project, as determined by the board.".....

At the end of the fiscal year, under this program, 15,462 dwelling units in 136 projects had been built; 62 of these units had been sold in project Braintree 200-1; and 15,400 units were occupied or were temporarily vacant because of move-outs or road construction.



102 projects in 75 communities were permanently financed with bonds outstanding totalling \$113,566,000 and the net interest rate ranged from 1.68% to 2.43% for an average rate of 2.075%. The total redemptions of these bonds are now \$17,823,000.

34 projects with final completion costs totalling \$73,840,000 are being financed by temporary loan notes due to the more favorable interest rates. The total redemptions of these notes are now \$7,617,000.

One project, Boston 200-13, which was planned for 654 dwelling units was liquidated as of July 24, 1958 under the provisions of Chapter 595, Acts of 1955, at a net cost of \$388,356.50.

19 dwelling units at project Braintree 200-1, were sold to tenant veterans during this fiscal year which added to 43 units previously sold, makes the approved total sold, 62 units for \$660,620.55.

A. Contracts for Financial Assistance

Number of Projects	136
Number of Dwelling Units	15,462
Total Development Cost	\$187,406,000

B. Development Stages

	<u>Projects</u>	<u>Units</u>
Occupied	136	15,400
Sold	-	62
		<u>15,462</u>

C. Summary - Financial Data

	<u>No. of Projects</u>	<u>Total</u>	<u>Paid-Off</u>	<u>Outstanding</u>
Permanent Financing	102	\$113,566,000	\$17,823,000	\$95,743,000
Temporary	<u>34</u>	<u>73,840,000</u>	<u>7,617,000</u>	<u>66,223,000</u>
Totals	136	\$187,406,000	\$25,440,000	\$161,966,000



Chapter 617 - Acts of 1952, as amended, (Relocation Housing) - G.L. Chapter 121,  
Section 26RR.

"For the purpose of avoiding, so far as practicable, during the period of public exigency, emergency and distress now existing on account of the acute shortage of housing in many cities and towns of the commonwealth, the making of persons or families homeless as the result of the demolition of dwelling units on land acquired or to be acquired for the purposes of a land assembly and redevelopment project, an urban renewal project, or any other public improvement by the commonwealth, a city or town, or any other public body, the commonwealth, acting by and through the board, may enter into a contract or contracts with a housing authority, or in the event a redevelopment authority exists within a city or town with a housing authority upon request of a redevelopment authority, for state financial assistance in the form of a guarantee by the commonwealth of notes and/or bonds, of the housing authority issued to finance the cost of a relocation project or project...."

".....the total amount guaranteed shall not exceed twenty-five million dollars in the aggregate or the actual cost of the construction of two thousand units, whichever amount is the lesser."

Applications for relocation housing are acceptable by this board until Jan. 1, 1965.

No contracts have been approved by this board under this section of the law.

Chapter 667 - Acts of 1954, as amended by Chapter 573 - Acts of 1961  
(G.L. Chapter 121, sec. 26VV - Housing for Elderly Persons)

"The commonwealth, acting by and through the state housing board, may enter into a contract or contracts with a housing authority for state financial assistance in the form of a guarantee by the commonwealth of bonds and notes, or either bonds or notes, of the housing authority issued to finance the cost of a project or projects or a part or parts of a project or projects to provide housing for elderly persons of low income. The amount of bonds and notes, or bonds or notes guaranteed by the commonwealth under this section shall not exceed one hundred and five million dollars. Each contract for financial assistance shall provide that the commonwealth will pay to the housing authority annual contributions; provided, however, that the total amount of annual contributions contracted for by the commonwealth for any one year shall not exceed two million six hundred and twenty-five thousand dollars...."

"Elderly Persons of Low Income" - Persons having reached the age of sixty-five or over whose annual net income is less than the amount necessary to enable to maintain decent, safe and sanitary housing.

<u>Status of the Chapter 667 Program -</u>		<u>Developments</u>	<u>Units</u>
<u>Development Stage</u>			
A.	Occupied	62	2,573
	Under construction	15	989
	Pre-construction	11	492
	Preliminary Planning	20	1,145
		<u>108</u>	<u>5,199</u>



Over and above these figures, fifty-one additional communities have expressed their intentions to participate and to provide approximately 3,100 additional units.

B. Contracts for Financial Assistance

Number of Contracts	88
Number of Dwelling Units	4,192
Total Development Costs	\$47,463,000

C. Summary - Financial Data

Temporary Financing - Notes

		<u>Total</u>	<u>Paid-Off</u>	<u>Outstanding</u>
Completed Projects	43	\$ 18,548,000	\$ 340,000	\$ 18,208,000
Development "	45			28,097,000
	88			\$ 46,305,000

A survey by this board indicated a state-wide need of approximately 11,000 housing units for persons aged 65 years and over. This total would provide specially designed and planned housing for a mere 2% of the present population in that age group. It would appear that approximately 6,000 more units are needed to meet the demand of those in the greatest need. Our records show that approximately 10% of those in this age group or 57,000 are not properly housed.

The group being served by this type of housing is of real low income. The source of which, for the most part, is from Social Security payments, small pensions, small savings and Old Age Assistance payments. These are low fixed incomes in a high economy. The average annual income of the single individual 65 years of age or over whose income is from the mentioned sources, approximates \$1,500 while that of the couple in this age bracket approximates \$2,000. The average rental, including utilities is \$51.00 per month. The tenant turnover in this program is negligible except by incapacitating illness or death. It would appear that the health and well being of tenants improves upon taking tenancy in this type of housing. The average age of the tenants is close to 73 years.

Rental and Occupancy - Chapter 200 - Veterans' Housing

This board requires each local housing authority, at least once each year, to re-examine the status of each tenant family in veterans' housing developments to determine its eligibility for continued occupancy and to make appropriate rent adjustments. This tenant review consists of obtaining a signed statement from the tenant giving facts relative to family size and identification of its members, income, veteran status and citizenship; verification of these facts by the local authority staff; adjusting rents in accordance with verified anticipated income, and determination of ineligibility where warranted.

Upon completion of the Annual Tenant Review, the local authority submits its report to this office. From reports received from 88 housing authorities operating 136 housing projects under this program, the following occupancy characteristics are set forth:

Approximately 38,000 children were housed in the 15,400 completed and occupied dwelling units now comprising the Chapter 200 program. This program now houses approximately 68,800 persons including the children.



The typical family of four and one-half (4½) persons had approximately an annual income of \$4,100. Ten years ago a similar study showed the average income to be slightly in excess of \$2,700 annually. This would be accounted for due to the lower economy, the many tenants who were then students under the G.I. Bill, or who were just getting started in new jobs. The average shelter rent during this past year was approximately \$49.00 per unit per month as against ten years ago when the figure was slightly under \$39.50 per unit month. 99 plus percent occupancy was achieved during this fiscal year. Increased income limits were approved state-wide in line with the increased economy. Excess incomes represented between 3.5 and 4 percent of the total program.

### Development

The following developments were granted Contracts for Financial Assistance under the Chapter 667 Program (Housing for the Elderly) during the fiscal period:

<u>Authority</u>	<u>Project Number 667-</u>	<u>Date of Contract</u>	<u>No. of Units</u>	<u>Contract Total</u>
Boston	1	7/21/60	80	\$ 1,045,000
Clinton	2	4/17/61	40	480,000
East Longmeadow	1	10/10/60	40	480,000
Fitchburg	2	7/25/60	50	600,000
Framingham	2	7/21/60	40	480,000
Ludlow	1	7/18/60	40	544,000
Malden	3	1/18/61	100	1,200,000
Methuen	2	3/29/61	60	720,000
Norwood	1	7/21/60	50	620,000
Revere	2	7/18/60	46	552,000
Waltham	3	10/10/60	30	360,000
Yarmouth	1	1/4/61	<u>40</u>	<u>480,000</u>
			616	\$ 7,561,000

The following projects are in process of being awarded Contracts for Financial Assistance:

<u>Project</u>	<u>Number 667-</u>	<u>Number of Units</u>	<u>Estimated T. D. C.</u>
Amesbury	2	30	\$ 360,000
Boston	2	80	960,000
Brockton	2	120	1,440,000
Chicopee	3	60	720,000
Gloucester	2	50	600,000
Hadley	1	40	480,000
Haverhill	2	80	960,000
Marblehead	2	32	384,000
Natick	2	36	432,000
Needham	2	40	480,000
Peabody	3	52	624,000
Plymouth	1	50	600,000
Quincy	2	75	900,000
Woburn	1	<u>40</u>	<u>480,000</u>
		785	\$9,420,000

Braintree 200-1 project originally consisted of ninety single family dwelling units. As of June 30, 1961, sixty-two (62) units have been sold, with the deeds recorded, leaving a balance of twenty-eight (28) units still in occupancy.



## LEGISLATION

1960

CHAPTER 542 - An Act Increasing the Commonwealth's Guarantee and Annual Contributions for the Housing of Elderly Persons.

Approved 7/6/60 - Effective 7/20/60

CHAPTER 652 - An act Concerning the Development or Redevelopment of Blighted Open Areas, Decadent Areas and Substandard Areas by Urban Redevelopment Corporations with Special Provisions for Projects in the City of Boston.

Approved 9/7/60 - Effective 9/7/60

CHAPTER 776 - An Act Establishing a Division of Urban and Industrial Renewal, Providing for the Encouragement of Urban Renewal and Redevelopment Projects and Providing Financial Assistance Therefor.

Approved 11/23/60 - Effective 11/23/60

1961

CHAPTER 12 - An Act Increasing the Amount and Term of Indebtedness a City or Town May Incur for Housing, Redevelopment and Renewal Projects

Approved 2/1/61 - Effective 5/2/61

CHAPTER 72 - An Act Eliminating the Minimum Fine and Increasing the Maximum Term of Imprisonment for Violations of the Provisions of Law Prohibiting Members, Agents or Employees of Housing Authorities from Having any Financial Interest in Projects Thereof

Approved 2/15/61 - Effective 5/16/61

CHAPTER 96 - An Act Providing for the Speedy Trial of Proceedings Contesting the Validity of Action Taken by a Housing or Redevelopment Authority

Approved 2/20/61 - Effective 5/21/61

CHAPTER 143 - An Act Confirming the State Housing Board's Approval of Urban Renewal and Redevelopment Plans

Approved 3/2/61 - Effective 3/2/61

CHAPTER 188 - An Act Empowering Housing and Redevelopment Authorities to Take or Acquire and Clear Lands in Advance of the Adoption and Approval of Land Assembly and Redevelopment and Urban Renewal Plans and to Dispose of Land

Approved 3/10/61 - Effective 3/10/61



CHAPTER 493 - An Act Revising the Laws Relative to Trust Companies

Approved 5/22/61 - Effective 8/20/61

CHAPTER 496 - An Act Providing for a Labor Representative on Local Housing Authorities and Redevelopment Authorities

Approved 5/23/61 - Effective 8/21/61

CHAPTER 543 - An Act in Addition to the General Appropriations to Supplement Certain Items Contained Therein, and for Certain New Activities and Projects (Urban Renewal)

Effective 7/1/61

CHAPTER 573 - An Act Increasing the Commonwealth's Guarantee and Annual Contributions for the Housing of Elderly Persons

Approved 5/27/61 - Effective 8/25/61

TITLE V of U.S. PUBLIC LAW 849 - TEMPORARY HOUSING FOR VETERANS

In 1946, the Federal Government under Title V of Public Law 849, in conjunction with local municipalities, provided barracks-type housing for returning veterans. In 1950 and 1951 most of this housing had been turned over to cities and towns for local operation under supervision by the State Housing Board. 95% of these temporary units have already been demolished and eventually all will be torn down. The following tabulation gives the current disposition status of the Title V housing in each community:

N U M B E R . O F U N I T S

<u>Project</u>	<u>Built</u>	<u>Now Occupied</u>	<u>Scheduled for Demolition</u>	<u>Continuing Temporary Occupancy</u>
Barnstable	50	0	-	-
BEVERLY	72	0	-	-
BOSTON	765	0	-	-
Braintree	96	0	-	-
CAMBRIDGE	304	0	-	-
Chatham	11	0	-	-
CHELSEA	108	0	-	-
CHICOPEE	96	96	0	96
FALL RIVER	140	0	-	-
Framingham	50	45	0	45
GARDNER	40	0	-	-
GLOUCESTER	86	0	-	-
Greenfield	50	0	-	-
Hingham	32	24	0	24
Ipswich	15	14	0	14
LOWELL	289	0	-	-
LYNN	113	0	-	-
MALDEN	70	0	-	-
MARLBORO	32	0	-	-
MEDFORD	200	0	-	-
Needham	24	0	-	-
NORTHAMPTON	48	0	-	-
QUINCY	144	0	-	-
REVERE	100	0	-	-
SPRINGFIELD	282	0	-	-
TAUNTON	76	0	-	-
WALTHAM	96	0	-	-
Wellesley	40	0	-	-
West Springfield	50	0	-	-
Winthrop	24	0	-	-
WORCESTER	300	0	-	-
	3,803	179	0	179

Respectfully submitted

*Leo F Benoit,*  
LEO F. BENOIT, Chairman



ANNUAL REPORT FOR THE YEAR ENDING JUNE 30, 1961

CHAPTER 372.....Veterans' Housing Program

No new construction has taken place during the past year since Chapter 372 of the Acts of 1946, expired on May 23, 1954.

The Board devoted its efforts during the year to the liquidation of the remaining houses, as required by law.

Since the enactment of Chapter 372, 1,745 dwelling units have been provided for veterans in 15 communities, of which a total of 1,709 units have been sold.

There remains only one development, containing 36 dwelling units in the City of Quincy, which has not been sold. The Board has granted an extension of time for the sale of this project.

The accumulated sales, and the money realized, are shown in Exhibit "A" and the analysis of Chapter 372 developments by type and disposition status is shown in Exhibit "B".

The total development cost of the program amounted to \$19,591,552 and the Commonwealth has reimbursed the municipalities in the sum of \$1,959,155.

It is expected that the entire Chapter 372 program will be liquidated by the end of the Commonwealth's next fiscal year, June 30, 1962.

## CHAPTER 2, 2 - ACPS OF 1946 - SUMMARY

EXHIBIT "A" PROJECT	DWELLING UNITS							I N C O M E		GAIN OR (LOSS) AFTER STATE REIMBURSED SURPLUS		
	BUILDING	FOR SALE	TOTAL	APPROVED	ACTUALLY	DEVELOPMENT	UNIT	STATE	NET	SALES	TOTAL	PER UNIT
	TYPE	DATE***	NO.	FOR SALE	SOLD	CCST	COST	REIMBURSED	SURPLUS			
**Amherst	1 Fam	1/1/53	20	20	20	\$ 194,187	\$9,709	\$ 19,419	\$ 23,349	\$179,600	\$28,181	\$ 1,409
**ATTLEBORO	1 "	2/28/55	31	31	31	303,993	9,806	30,399	42,021	237,250	5,677	183
* BOSTON (Total)			1,306	1,306	1,306	15,400,485	11,792	1,540,049		8,751,851		
** Arborway	MULTI	5/31/55	120	120	120	1,693,442	14,112	169,344		607,651		
** Baker Street	1&2 Fam	12/31/53	68	68	68	760,327	11,181	76,033		537,310		
** Capt. John's Hill	2 "	7/31/53	110	110	110	1,094,504	9,950	109,450		782,300		
** Columbia Rd.	MULTI	12/31/54	42	42	42	629,478	14,988	62,948		195,225		
** Everdean St.	1&2 Fam	3/31/53	17	17	17	192,924	11,348	19,292		132,190		
** Faraday St.	2 "	12/31/53	76	76	76	839,151	11,041	83,915		560,400		
** Farragut Rd.	MULTI	2/28/55	66	66	66	899,064	13,622	89,906		306,775		
** Favre St.	2 Fam	3/31/55	28	28	28	289,674	10,346	28,967		203,000		
** Northdale Rd.	2 "	5/31/55	20	20	20	231,544	11,577	23,154		145,800		
** Readville	2 "	1/31/54	66	66	66	697,146	11,563	69,715		492,900		
** River St.	2 "	3/31/54	450	450	450	5,383,153	11,963	538,315		3,304,500		
** Saratoga St.	1&2"	3/31/53	8	8	8	90,891	11,361	9,089		70,025		
** Sawyer Ave.	2 "	8/31/53	12	12	12	123,566	10,297	12,357		87,800		
** Sumner St.	MULTI	5/31/55	39	39	39	519,143	13,311	51,914		145,756		
** Tileston St.	2 Fam	8/31/53	10	10	10	101,238	10,129	10,124		73,800		
** Victory Rd.	MULTI	3/31/55	48	48	48	549,453	11,447	54,945		179,394		
** Washington St.	2 Fam	3/31/55	126	126	126	1,305,780	10,363	130,578		927,025		
** BROCKTON	1 "	5/31/54	19	19	19	156,993	8,263	15,699	31,075	129,825	19,406	1,021
** CAMBRIDGE	1 "	7/31/55	7	7	7	101,196	14,457	10,120	15,565	69,600	(5,913)	( 843)
** Concord	1 "	1/31/53	12	12	12	98,916	8,243	9,892	29,541	85,150	25,667	2,129
** Framingham	2 "	3/31/53	40	40	40	280,258	7,001	28,026		252,300		
** HOLYOKE	1 "	9/30/52	62	62	62	550,591	8,880	55,059	65,053	387,833	(42,646)	( 688)
** LAWRENCE	1 "	7/31/54	100	100	100	1,045,781	10,458	104,578	44,949	797,030	(99,224)	(992)
** Nantucket	1 "	6/30/56	9	9	9	80,475	8,942	8,048		67,600		
QUINCY	4 Fam, MULTI	11/30/53	36	0	0	406,777	11,299	40,678		6,500		
** SALEM	2 "	3/31/54	44	44	44	447,462	10,170	44,745		282,950		
** SOMERVILLE	2 "	2/28/53	10	10	10	112,785	11,279	11,279	44,589	52,500	(4,417)	(442)
** West Springfield	1 "	7/31/53	43	43	43	350,191	8,144	35,019	64,273	309,176	58,277	1,355
** WESTEN (tenant gave land)	1 "	10/31/55	6	6	6	61,467	10,241	6,147	13,070	48,700	6,450	1,075
GRAND TOTAL			1,745	1,707	1,707	\$19,591,552		\$1,959,155		\$11,612,665		
* Boston	1&2 "		1,991	1,991	1,991	11,109,898		1,110,990		7,317,050		
	MULTI Fam		315	315	315	4,290,580		429,058		1,434,801		
Boston Total			1,306	1,306	1,306	15,400,478		1,540,048		8,751,851		
Outside Boston Total			439	403	403	4,191,074		419,107		2,860,814		
GRAND TOTAL			1,745	1,709	1,709	\$19,591,552		\$1,959,155		\$11,612,665		



Exhibit "B"ANALYSIS OF CHAPTER 372 DEVELOPMENTS

By Type and Disposition Status  
as of June 30, 1961

<u>CITY or Town</u>	<u>NUMBER OF UNITS</u>				<u>Sales</u>	<u>Not</u>
<u>Project Name</u>	<u>TOTAL</u>	<u>1-fam.</u>	<u>2-fam.</u>	<u>Multi-fam.</u>	<u>Approved</u>	<u>Sold</u>
*Amherst	20	20			20	0
*ATTLEBORO	31	31			31	0
BOSTON						
*Arborway	120			120	120	0
*Baker Street	68	8	60		68	0
*Capt. John's Hill	110		110		110	0
*Columbia Road	42			42	42	0
*Everdeen Street	17	5	12		17	0
*Faraday Street	76		76		76	0
*Farragut Road	66			66	66	0
*Favre Street	28		28		28	0
*Northdale Road	20		20		20	0
*Readville	66		66		66	0
*River Street	450		450		450	0
*Saratoga Street	8	4	4		8	0
*Sawyer Avenue	12		12		12	0
*Summer Street	39			39	39	0
*Tileston Street	10		10		10	0
*Victory Road	48			48	48	0
*Washington Street	126		126		126	0
*EROCKTON	19	19			19	0
*CAMBRIDGE	7	7			7	0
*Concord	12	12			12	0
*Framingham	40		40		40	0
*HOLYOKE	62	62			62	0
*LAWRENCE	100	100			100	0
*Nantucket	9	9			9	0
QUINCY	36			36	0	36
*SALEM	44		44		44	0
*SOMERVILLE	10		10		10	0
*West Springfield	43	43			43	0
*Weston	6	6			6	0
Totals	1,745	326	1,068	351	1,709	36

\*Completely Liquidated

COMMONWEALTH OF MASSACHUSETTS

STATE HOUSING BOARD

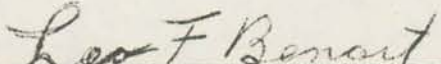
FINANCIAL STATEMENT . . . . . FISCAL YEAR 1961

		<u>Appropriations</u>	<u>Payments and Encumbrances</u>	<u>Total Unencumbered Balance</u>
0483-01-01,02	Personnel Service	\$ 276,740.00	\$ 275,778.85	\$ 961.15
0483-01-08 to 16	Expenses	46,745.00	44,878.24	1,866.76
2604-03-17	Subsidy(Ch 200)	4,269,838.96	4,098,461.85	171,377.11
2604-02-17	Subsidy(Ch 667)	224,870.17	174,719.57	50,150.60

Receipts Transferred to State Treasurer      \$3.50

Respectfully submitted

STATE HOUSING BOARD

  
LEO F. BENOIT  
Chairman

Joseph P. Ramah, Member  
Walter Rothman,      "  
Julius Sofinowski      "  
Joseph P. McNamara, "

FINANCIAL STATEMENT VERIFIED  
(Under Requirements of C.7, S 19 GL)

Date: August 21, 1961

By: Joseph T. O'Shea  
for the Comptroller

Approved for Publishing

Joseph Alecks  
Comptroller